

Leave of Absences (LOA)

This presentation is to provide you information about:

- ◆ Leave of Absence Process
- ◆ Disability Benefits
- ◆ Different Leave Status's
- ◆ Your Benefits while out on Leave
- ◆ Returning from Leave
- ◆ Additional Resources

How to Begin a Leave of Absence

- ◆ You must formally request a leave of absence through your HR Representative or Supervisor.
- ◆ Your agency must input your effective date/leave type into the County payroll system.
- ◆ Once entered, the date and type of leave will be sent to the County of Orange Benefits Center.
- ◆ The Benefits Center then creates and sends you a personalized leave of absence letter with your benefit options and costs (if applicable).
- ◆ If you want to continue benefits as listed on your Benefits Summary you do nothing.
- ◆ If you wish to cancel coverage while on leave, follow the instructions on your letter.
- ◆ No forms are required.

Disability Benefits

- ◆ If you are a Manager, Attorney, or Craft & Plant employee, your short term and long term disability benefits are administered through the County.
- ◆ All other employees may have disability benefits through your union/labor organization, such as OCEA, SEIU, AFSCME, IUOE, and AOCDS.
- ◆ You must contact your union/labor organization for information and to apply.
- ◆ County employees do not pay into the State Disability program and are not eligible for State Disability benefits.

Disability Benefits for Management, Attorney, Craft & Plant

- ◆ Your Short Term Disability (STD) coverage begins when a disability keeps you from working for more than seven calendar days (your waiting period) after you have exhausted the following time:

County Attorneys

Full-Time Attorneys must use 192 hours of Annual Leave, Part-Time Attorneys must use 96 hours of Annual Leave before STD can begin

County Management

Must use 192 Annual Leave hours before STD can begin

Disability Benefits for Management, Attorney, Craft & Plant

- ◆ County Craft & Plant
 - Must use all Sick time before STD can begin
- ◆ Court Attorney/Management
 - Pregnancy leaves:
 - Must use all Sick time before STD can begin
 - All other leave types:
 - Must use all Sick and Vacation time before STD can begin

Disability Benefits for Management, Attorney, Craft & Plant

If STD applies to you, you will need to do the following to apply:

- ◆ Go to the Benefits Center Web Site at <https://www2.benefitsweb.com/countyoforange.html> or the County of Orange Employee Benefits Web Site at <http://www.oc.ca.gov/hr/employeebenefits> to obtain your STD package.
- ◆ The package includes a Salary Continuance Claim form and a W-4 form.

Applying for STD (Management, Attorney, Craft & Plant)

- ◆ You will need to complete and return the Salary Continuance Claim and W-4 form to:

County of Orange Employee Benefits Office
10 Civic Center Plaza, 2nd Floor
Santa Ana, Ca 92701

- ◆ Maximum period you can receive STD benefits is 12 months from the end of the waiting period.



STD Benefits (Management, Attorney, Craft & Plant)



- ◆ You'll receive STD benefits based on your covered earnings (taxable). Your STD benefits will be reduced by any income that you may receive from other sources during your disability (i.e. Workers' Compensation, Social Security).
- ◆ If you apply for and receive a Catastrophic leave donations, your STD will be suspended until you have exhausted the entire Catastrophic leave donation.

Types of Leave

- ◆ Unpaid Leave (with or without union STD benefits): This means you are responsible for the full monthly health premium while off of County payroll
- ◆ Unpaid Family Leave (with or without union STD benefits): This means you are responsible for your regular employee share of health premiums while off County payroll (if applicable). You will be billed on a monthly basis.
- ◆ Unpaid Leave with County STD Benefits: This means you pay your regular employee share of health premiums (if applicable). You will be billed on a monthly basis.
- ◆ All Paid Leave: This means your normal bi-weekly health premiums continue to come out of your bi-weekly payroll checks.

Premium Payments while on any Unpaid Leave (Unpaid FLMA or Unpaid LOA)

- ◆ You will receive monthly invoices for your coverage from Benefits Billing Services effective the 1st of the month following the start of your unpaid leave through the end of the month in which you return to work.
- ◆ You will be responsible for the monthly premiums listed on your invoice.
- ◆ If you do not pay your initial bill from Benefits Billing Services before the grace period indicated on your invoice, your coverage will be cancelled back to the first day of the month following your Unpaid Leave. Or the first day of the month following non-payment.

Premium Payments while on any Unpaid Leave (Unpaid FLMA or Unpaid LOA)

- ◆ If coverage is cancelled while you are out on an unpaid leave, you will be re-enrolled, subject to New Hire waiting periods and to Pre-Existing conditions for the PPO health plans.
- ◆ Questions regarding options and coverage contact the Benefits Resource Line at 1-866-325-2345.
- ◆ Any questions regarding your invoice, contact Benefits Billing Services at 1-877-588-0946.

Unpaid Leave

If You're on Unpaid Leave...	The County Pays...	You pay...
Health Coverage	\$0	You will be billed the full cost, both County and employee share, monthly
County Dental (for Managers & Attorneys)	\$0	You will be billed the full cost, both County and employee share, monthly
Basic Life, Basic AD&D, Additional Life, Extra Additional Life	\$0	Employee will be invoiced the full premium amount by Benefits Billing Services. Billing becomes effective the first of the following month following the start of your unpaid leave.
Dependent Life and Voluntary AD&D	\$0	Employee will be invoiced by Benefits Billing Services. Billing becomes effective the first of the following month following the start of your unpaid leave.

Unpaid Leave with County STD Benefits

Management, Attorneys and Craft & Plant:

- ◆ You may continue all benefits except Basic Life Insurance and Basic AD&D. Both will be covered for a maximum period of three full months.
- ◆ If you are still on leave at the end of that three months, coverage is cancelled and you will be offered the ability to convert your Life Insurance by contacting Standard Life Insurance at 1-800-368-2859 for details.
- ◆ Conversion is not available for the AD&D Benefit.



Unpaid Leave with County STD Benefits



- ◆ Upon return from your leave, the Basic Life and Basic AD&D coverage's will be reinstated 1st of the month following event date, if there was a lapse in coverage.

Approved STD Leave

If You're on an Approved STD Leave...	The County Pays...	You pay...
Health Coverage	Its share of health premiums	Your normal bi-weekly health premiums, if applicable, on a monthly basis
County Dental	The full premium for you and any dependents	\$0
Basic Life, Basic AD&D, Additional Life, Extra Additional Life	The full premiums	\$0 (Life and AD&D will continue for a maximum of 3 months)
Dependent Life and Voluntary AD&D	\$0	Full premiums on a monthly basis

Unpaid Family Leave

If You're on Unpaid Family Leave...	The County Pays...	You pay...
Health Coverage	Its share of health premiums	Your normal bi-weekly health premiums, if applicable, on a monthly basis.
County Dental (for Managers & Attorneys)	The full premium for you and any dependents	\$0
Basic Life, Basic AD&D, Additional Life, Extra Additional Life	\$0	Employee will be invoiced the full premium amount by Benefits Billing Services. Billing becomes effective the first of the following month following the start of your unpaid Family leave.
Dependent Life and Voluntary AD&D	\$0	Employee will be invoiced by Benefits Billing Services. Billing becomes effective the first of the following month following the start of your unpaid family leave.

Paid Family Leave

- ◆ There are requirements to qualify for a Family Leave of Absence. To see if you qualify for Family Leave check with your HR representative.
- ◆ An employee is still responsible for all normal biweekly premiums that occur each pay period.
- ◆ Benefits are deducted via bi-weekly payroll deductions.
- ◆ As a County employee, there is no cost associated to you to continue your health coverage if coverage is for full time employee only.

Paid Leave

If You're on Paid leave...	The County Pays...	You pay...
Health Coverage	Its share of health premiums	Your normal bi-weekly health premiums, if applicable, via payroll deduction process.
County Dental (Managers & Attorneys)	The full premium for you and any dependents	\$0
Basic Life & Basic AD&D	The full premiums	\$0
Additional Life, Extra Additional Life, Dependent Life and Voluntary AD&D	\$0	Full premiums

Employee Married to Employee (EME) on Leave

- ◆ Paid Leave:

Your status as EME can be maintained during a paid leave.

- ◆ Unpaid Leave:

- EME status will be suspended
- Contact the Benefits Resource Line at 1-866-325-2345, to discuss your options for premium payments while on leave.
- Your spouse may be required to make new enrollment elections in order to initiate dependent payroll deductions for your family coverage while on leave.

Return from Leave

- ◆ Your HR must input your return to work effective date into the County payroll system in a timely manner.
- ◆ Once entered, the return date will be sent to the County of Orange Benefits Center.
- ◆ The Benefits Center then creates a return from leave letter with your benefit options based upon your return dates and status.
- ◆ Re-enrollment into cancelled benefits varies based on return date and status. For more information contact the Benefits Resource Line at 1-866-325-2345.



Things to Consider while on Leave



- ◆ Adding Newborns while on leave, must be done within 30 days of the date of birth.
- ◆ Waiting periods and PPO pre-existing conditions apply if there is a lapse in coverage while on leave

Additional Resources

- ◆ County of Orange Benefits Center (coverage options & costs)
 - Web Site
www2.benefitsweb.com/countyoforange.html
 - Benefits Resource Line
1-866-235-2345

- ◆ Standard Insurance Co:
1-800-368-2859
www.standard.com

Additional Resources

- ◆ Benefits Billing Services (invoice & billing questions)
1-877-588-0946
www.ceridianbenefits.com